

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Specialized Loan Servicing, LLC



Order Filed on September 24, 2020  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Rowen Bowen & Gaudia E. Spence,

Debtors.

Case No.: 19-19601 SLM

Adv. No.:

Hearing Date: 8/26/2020 @ 10:00 a.m.

Judge: Stacey L. Meisel

**AMENDED ORDER REINSTATING STAY & CURING POST-PETITION ARREARS**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: September 24, 2020**

A handwritten signature in cursive script that reads "Stacey L. Meisel".  
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Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtors: Gaudia E. Spence & Rowan Bowen

Case No: 19-19601 SLM

Caption of Order: AMENDED ORDER REINSTATING STAY & CURING POST-PETITION  
ARREARS

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This matter having been brought before the Court by Rothbard, Rothbard, Kohn & Kellar, James F. Vislosky, Jr., Esq., appearing, upon a motion to reinstate the automatic stay as to real property located at 7 Whitman Avenue, East Orange, NJ 07017, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and KML Law Group, P.C., attorneys for Specialized Loan Servicing, LLC, Denise Carlon, Esq. appearing, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 1, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2020 through September 2020 for a total post-petition default of \$7,640.96 (1 @ \$1,685.26, 4 @ \$1,696.29, \$829.46 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that debtor will make a down payment of \$1,697.00 immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,943.96 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will submit a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2020, directly to Secured Creditor, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtors: Gaudia E. Spence & Rowan Bowen

Case No: 19-19601 SLM

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ARREARS

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It is further **ORDERED, ADJUDGED and DECREED** that the automatic stay as to the property located at 7 Whitman Avenue, East Orange, NJ 07017 is hereby reinstated and that the Order Vacating Stay entered June 24, 2020 (#30 on the docket) is hereby vacated.

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Debtors: Gaudia E. Spence & Rowan Bowen

Case No: 19-19601 SLM

Caption of Order: ORDER REINSTATING STAY AND CURING POST-PETITION ARREARS

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$700.00 for attorneys' fees (motion for relief & motion to reinstate) and \$181.00 for filing fees, totaling \$881.00, which is to be paid through Debtor's Chapter 13 plan and objection to motion to reinstate is hereby resolved; and

It is further **ORDERED, ADJUDGED and DECREED** that the automatic stay as to real property located at 7 Whitman Avenue, East Orange, NJ 07017 is hereby reinstated.

Certificate of Notice Page 5 of 5

United States Bankruptcy Court  
District of New Jersey

In re:  
Gaudia E Spence  
Rowan Bowen  
Debtors

Case No. 19-19601-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2020.

db/jdb +Gaudia E Spence, Rowan Bowen, 7 Whitman Avenue, East Orange, NJ 07017-5017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
James F. Vislosky, Jr. on behalf of Joint Debtor Rowan Bowen jvislosky@rrkklaw.com  
Jonathan Kohn on behalf of Joint Debtor Rowan Bowen lawyers@rrkklaw.com, lawyers@rrkklaw.com  
Jonathan Kohn on behalf of Debtor Gaudia E Spence lawyers@rrkklaw.com, lawyers@rrkklaw.com  
Kevin Gordon McDonald on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7